

Information to identify the case:

Debtor 1	<u>William Carl Muller</u>	Social Security number or ITIN	xxx-xx-8166
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Anita Marjorie Muller</u>	Social Security number or ITIN	xxx-xx-0925
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-30084-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Carl Muller

Anita Marjorie Muller

5/23/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William Carl Muller
Anita Marjorie Muller
Debtors

Case No. 18-30084-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 23, 2024

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 25, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520
aty	+ Rebecca A. Solarz, 216 Haddon Ave., Suite 406, Westmont, NJ 08108-2812
cr	+ Midland Credit Management, Inc as servicer for Mid, PO BOX 2011, Warren, NJ 48090-2011
517803505	+ American Express, PO BOX 6985, Buffalo, NY 14240-6985
517803509	+ Buldo Brothers, PO Box 326, Westwood, NJ 07675-0326
517803524	+ Distressed Asset Portfolio, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
517803535	+ Dr. LeFelt DDS, 669 Westwood Ave, Westwood, NJ 07675-6336
517803527	+ EIS Collections, PO BOX 1730, Reynoldsburg, OH 43068-8730
517803526	+ Eichenbaum & Stylianou, LLC, 10 Forest Avenue, Suite 300, PO Box 914, Paramus, NJ 07653-0914
517803531	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
517803533	+ Hackensack University Medical, 452 Old Hook Road, Emerson, NJ 07630-1381
517803511	+ Marie Burkhardt, 210 Bergenline Ave, Union City, NJ 07087-2842
517803536	+ Michael Harrison Esq, 3155 Route 10 East Suite 214, Denville, NJ 07834-3430
517803543	+ Pnc Mortgage National Association, PO BOX 94982, Cleveland, OH 44101-4982
517803547	+ Ragan & Ragan, 3100 Route 138 West, Brinley Plaza Bldg 1, Belmar, NJ 07719-9020
517803550	+ Selip & Stylioanou, 10 Forest Avenue - Suite 300, Paramus, NJ 07652-5242
517807182	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
520254564	+ William Carl Muller, Anita Marjorie Muller, 219 Highland Avenue, River Vale, NJ 07675-5520

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 23 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 23 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2024 20:50:00	PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
cr	+ Email/Text: RASEBN@raslg.com	May 23 2024 20:51:00	U.S. Bank National Association, as Trustee for Ban, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517849802	Email/PDF: bncnotices@becket-lee.com	May 23 2024 20:58:01	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517803506	+ Email/PDF: bncnotices@becket-lee.com	May 23 2024 20:58:03	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
517803507	+ EDI: BANKAMER	May 24 2024 00:31:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: May 23, 2024

Form ID: 3180W

Total Noticed: 71

517803508	+ EDI: BANKAMER2	May 24 2024 00:31:00	Bank of America, 100 North Tryon Street, Charlotte, NC 28255-0001
517873584	+ EDI: BANKAMER2	May 24 2024 00:31:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517858828	EDI: BANKAMER	May 24 2024 00:31:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
517803510	+ EDI: Q3GTBI	May 24 2024 00:31:00	Bureaus Investment Group, 650 Dundee Road Suite 370, Northbrook, IL 60062-2757
517803513	EDI: CAPITALONE.COM	May 24 2024 00:31:00	Capital One bank, PO Box 85520, Richmond, VA 23285
517803512	+ EDI: CAPITALONE.COM	May 24 2024 00:31:00	Capital One, PO BOX 85619, Richmond, VA 23285-5619
517803514	+ Email/Text: bankruptcy@cavps.com	May 23 2024 20:53:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
517803515	+ Email/Text: bankruptcy@cavps.com	May 23 2024 20:53:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Valhalla, NY 10595-2321
517803517	+ Email/Text: bankruptcy.notifications@fisglobal.com	May 23 2024 20:53:00	ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1595
517803518	+ EDI: CITICORP	May 24 2024 00:31:00	Citi Mastercard, PO Box 6500, Sioux Falls, SD 57117-6500
517803519	+ EDI: CITICORP	May 24 2024 00:31:00	Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
517927931	+ EDI: CITICORP	May 24 2024 00:31:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517803520	+ EDI: CITICORP	May 24 2024 00:31:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517803521	+ EDI: CONVERGENT.COM	May 24 2024 00:31:00	Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
517803553	EDI: CITICORP	May 24 2024 00:31:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517927194	EDI: Q3G.COM	May 24 2024 00:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517803522	+ EDI: DISCOVER	May 24 2024 00:31:00	Discover Bank, 502 Market St, Greenwood, DE 19950-9700
517828813	EDI: DISCOVER	May 24 2024 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517803523	+ EDI: DISCOVER	May 24 2024 00:31:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517803528	Email/Text: bankruptcycourts@equifax.com	May 23 2024 20:51:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
517803525	^ MEBN	May 23 2024 20:45:20	Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619
517803529	^ MEBN	May 23 2024 20:45:05	Experian, P.O. Box 2002, Allen, TX 75013-2002
517803530	+ Email/Text: data_processing@fin-rec.com	May 23 2024 20:52:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
517803532	+ EDI: SYNC	May 24 2024 00:31:00	Ge Capital Retail Bank, 170 Election Rd Suite 125, Draper, UT 84020-6425
517803534	+ EDI: IRS.COM	May 24 2024 00:31:00	Internal Revenue Service (Asset/Chap13), Post

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: May 23, 2024

Form ID: 3180W

Total Noticed: 71

			Office Box 7346, Philadelphia, PA 19101-7346
517803516	EDI: JPMORGANCHASE	May 24 2024 00:31:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517803538	+ Email/Text: bankruptcydpt@mcmcg.com	May 23 2024 20:52:00	Midland Funding, 2365 Northside Dr #300, San Diego, CA 92108-2710
517803537	+ Email/Text: bankruptcydpt@mcmcg.com	May 23 2024 20:52:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517873857	+ Email/Text: bankruptcydpt@mcmcg.com	May 23 2024 20:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517803539	+ Email/Text: nsm_bk_notices@mrcooper.com	May 23 2024 20:51:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517803540	^ MEBN	May 23 2024 20:46:32	National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476
517803542	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2024 20:50:00	PNC Bank, PO Box 1820, Dayton, OH 45401
517927034	Email/Text: Bankruptcy.Notices@pnc.com	May 23 2024 20:50:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
517919073	EDI: PRA.COM	May 24 2024 00:31:00	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517803545	EDI: PRA.COM	May 24 2024 00:31:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
517919079	EDI: PRA.COM	May 24 2024 00:31:00	Portfolio Recovery Associates, LLC, c/o Dressbarn, POB 41067, Norfolk VA 23541
517803546	Email/Text: signed.order@pfwattorneys.com	May 23 2024 20:51:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
517803541	+ Email/Text: recovery@paypal.com	May 23 2024 20:50:00	Paypal, 2211 North First Street, San Jose, CA 95131-2021
517803544	+ EDI: PRA.COM	May 24 2024 00:31:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517803548	+ Email/Text: RASEBN@raslg.com	May 23 2024 20:51:00	RAS Citron, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927
517919747	+ Email/Text: bncmail@w-legal.com	May 23 2024 20:53:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517803551	^ MEBN	May 23 2024 20:44:37	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
517885370	+ Email/Text: nsm_bk_notices@mrcooper.com	May 23 2024 20:51:00	U.S. BANK NATIONAL ASSOCIATION, Nationstar Mortgage LLC d/b/a Mr. Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517812555	+ Email/Text: RASEBN@raslg.com	May 23 2024 20:51:00	U.S. Bank National Association, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517803552	Email/Text: bankruptcy@unifund.com	May 23 2024 20:51:00	Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242
517930955	Email/Text: bankruptcy@unifund.com	May 23 2024 20:51:00	Unifund CCR, 10625 Techwoods Circle, Cincinnati, OH 45242

TOTAL: 53

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: May 23, 2024

Form ID: 3180W

Total Noticed: 71

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517916179	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517803549	*+	Ras Citron LLC, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor PNC BANK N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 dmcdonough@flwlaw.com
Frank J Martone	on behalf of Creditor PNC BANK N.A. bky@martonelaw.com
John F. Murano	on behalf of Joint Debtor Anita Marjorie Muller john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
John F. Murano	on behalf of Debtor William Carl Muller john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
Laura M. Egerman	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 as serviced by Nationstar Mortgage LLC d/b/a Mr. Cooper mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor U.S. Bank National Association as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11